

Let's begin the life insurance journey

20 to 30 Just starting out

EXPENSES

Buying a home. Getting married..

FINANCIAL SITUATION

Career entry income level.

LIFE INSURANCE SOLUTIONS

Term that can be converted to permanent. As clients' lives change, Prudential allows any of our term policies to be converted to any of our permanent policies. Plus, our end-to-end process includes an eApplication, eInterview, and eDelivery that make the process quick and easy at any age.

ANNUAL REVIEW POINTS

Younger, healthier, term is the first step..

30 to 40 Responsibilities are expanding

EXPENSES

Getting married. Expanding family.

FINANCIAL SITUATION

Income growing. Finances getting a little more complicated. More bills to pay. Concerns about the potential for health issues.

LIFE INSURANCE SOLUTIONS

A Prudential term policy provides death benefit protection. Most of our term products include a terminal illness rider.¹ Plus, they can be converted to any of our perm policies. Consider converting some or all for lifetime coverage and potential cash value accumulation.

ANNUAL REVIEW POINTS

Consider converting a Pru term policy to any permanent policy to build potential cash value and that includes an optional chronic illness rider.² Age last birthday underwriting typically means a lower premium.

40 to 50 Life is getting more complex

EXPENSES

Kids are growing; so are their expenses—like cars and college.

FINANCIAL STATUS

Income and expenses increased. Should contribute the maximum allowed to retirement savings.

LIFE INSURANCE SOLUTIONS

Term policies may be ending or no longer enough. A permanent policy from Prudential can offer death benefit protection for life. Appealing living benefits, such as potential cash value to supplement income³ and a chronic illness rider to allow death benefit acceleration while still alive.²

ANNUAL REVIEW POINTS

Consider conversion of term to perm. Prudential allows clients to convert any of our term policies to any of our perm polices. Age last birthday pricing may mean more attractive than age nearest pricing.

50 to 60 Life is settling down

EXPENSES

Kids still home. College payments are in full swing. Kids may be getting married. Maybe grandkids.

FINANCIAL SITUATION

Income at peak levels. Paying off college bills and loans. Still paying mortgage, maybe a second. Retirement savings at peak efforts.

LIFE INSURANCE SOLUTIONS

A term policy may be ending. Still time to convert to a permanent policy with a chronic illness rider.² Such a policy can help create a legacy. A survivorship policy can cover two lives.

ANNUAL REVIEW POINTS

Permanent life insurance with a chronic illness rider² may meet their biggest concern ... healthcare expenses for a chronic illness in the future. There's still time to build cash value to supplement retirement income.³ Cash value in permanent policies can also help pay off debt.³

60+ Retirement begins

EXPENSES

Moving. Retirement. Grandchildren to dote on. Disability or chronic or terminal illness.

FINANCIAL SITUATION

Reliant on income from savings. Giving thought to, and may be already planning, how they want to be remembered. Healthcare expenses can affect savings.

LIFE INSURANCE SOLUTIONS

Life insurance can amplify a legacy. If a permanent policy has been accumulating cash value, it may be used to supplement retirement income.³ The death benefit of a permanent policy with a chronic or terminal illness rider could be accelerated if a client becomes ill.²

ANNUAL REVIEW POINTS

Talk to them about financial wellness if one or both become chronically ill and if they'd like to leave a legacy.

¹ Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

² The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill and not expected to recover from the condition. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors. For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g)(1) and all other applicable sections of federal law for favorable tax treatment.

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